ARTICLES OF INCORPORATION

OF

QUALITY FINANCE COMPANY, INC.

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The undersigned, for the purpose of forming a corporation under the Alabama Business Corporation Act, hereby adopt the following articles of incorporation:

ARTICLE ONE NAME

The name of the corporation is Quality Finance Company, Inc.

ARTICLE TWO DURATION

The term of existence of the corporation is perpetual.

ARTICLE THREE PURPOSE

The purpose for which the corporation is organized includes the transaction of any or all lawful business for which corporations may be incorporated under the Alabama Business Corporation Act.

ARTICLE FOUR REGISTERED OFFICE

The street address of the initial registered office of the corporation is 2232 Cahaba Valley Drive, Birmingham, Alabama 35242. The initial registered agent at such address is Robert L. Harris.

ARTICLE FIVE

CAPITAL STOCK

The total number of shares that the corporation has authority to issue is one thousand (1,000), all of which shall be common shares of par value of \$1.00 per share.

ARTICLE SIX

DIRECTORS

The number of directors constituting the initial board of directors of the corporation is three (3). The names and addresses of the persons who are to serve as directors until his/her successors are elected and qualified are:

- (1) Robert L. Harris 2232 Cahaba Valley Drive Birmingham, Alabama 35242
- (2) Danny Harrell
 P.O. Box 510
 Saginaw, AL 35137
- (3) Wayne Hall P.O. Box 510 Saginaw, AL 35137.

ARTICLE SEVEN INCORPORATORS

The names and addresses of the incorporators are:

(1) Robert L. Harris 2232 Cahaba Valley Drive Birmingham, Alabama 35242

- (2) Danny Harrell
 P.O. Bex 510
 Saginaw, AL 35137
- (3) Wayne Hall
 P.O. Box 510
 Saginaw, AL 35137.

WE, THE UNDERSIGNED, have subscribed our names this 19th day of Monay,

2000.

Robert L. Harris, Incorporator

Danny Harrell

Wayne Hall

This instrument was prepared by: Ray F. Robbins, II Attorney at Law P.O. Box 479 Talladega, Alabama 35161 (205) 362-1650

STATE OF ALABAMA

I, Jim Bennett, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

pursuant to the provisions of Section 10-2B-4.02, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

Quality Finance Company, Inc.

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Ray F Robbins II, PO Box 479, Talladega, AL 35161 for a period of one hundred twenty days beginning February 24, 2000 and expiring June 24, 2000.



In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

February 24, 2000

Date

Jim Bernett

Secretary of State

Inst # 2000-09406

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